

PROBLEMS AND SUCCESS FACTORS INHERENT IN FIRE SERVICE RETIREMENT

EXECUTIVE LEADERSHIP

BY: Gerald M. Bates
Battalion Chief
Tucson Fire Department
Tucson, Arizona

An applied research project submitted to the National Fire
Academy as part of the Executive Fire Officer Program

October 1996

ABSTRACT

Retirement from a life-long career can be a stressful event, regardless of the field. Research conducted in the military and law enforcement fields indicated that retirement from a career in public safety can be more stressful than retirement from the general work force. Currently, there is little literature that is dedicated to the issue of retirement from the related public-safety field of the fire service.

The purpose of this research was to determine what problems a person may face, as well as how to successfully deal with those problems, when retiring from a career in the fire service.

This study used an evaluative research methodology. The research questions that were answered were:

1. What are the problems associated with retirement in general, and the fire service in particular?
2. How do retirees deal with those problems?
3. What factors contribute to a successful retirement from the fire service?

A survey was conducted of 71 retired members of the Tucson Fire Department. The survey tool included questions on personal characteristics, reasons for retirement, level of planning for retirement, financial security, level of activity, social and personal relationships, and health. The returned surveys were analyzed to determine what patterns and relationships existed.

The findings revealed that the majority of participants (95.7 percent) felt that their retirement was successful. The primary determinant of a successful and satisfying retirement appeared to be directly related to the level of planning that went into it. The most satisfied retirees tended to be those who planned for their retirement several years in advance.

A significant relationship was found between the participants' rank at the time of retirement and their perception of their personal and social relationships. The higher the rank, the greater the sense of loss of friendships, prestige and self-esteem. There also appeared to be a positive relationship between the participants' perception of their good health and their satisfaction with retirement.

The recommendations of the research were for the City of Tucson and the Tucson Fire Department to: 1) conduct retirement counseling early in an employee's career; 2) stress the importance of retirement planning to all employees, regardless of where they are in their career; 3) stress the importance of physical fitness and wellness to successful living; and 4) provide counseling specific to the emotional problems that may be encountered by the officer upon retirement.

TABLE OF CONTENTS

	PAGE
Abstract	3
Table of Contents.....	5
Introduction	9
Background and Significance	9
Literature Review.....	10
Procedures	16
Results	18
Discussion.....	48
Recommendations.....	50
References	51

APPENDICES

Appendix A - Retirement Survey and Cover Letter	55
Appendix B - Respondent Comments from the Retirement Survey.....	61

TABLES

Table 1 – Frequency distribution of respondents by age, date of retirement, age at retirement, and rank at retirement.....	19
Table 2 – Frequency distribution of reasons for retirement	20
Table 3 – Frequency distribution of indicators of subjects' perception of success of their retirement.....	21
Table 4 – Frequency distribution of subjects' degree of planning for retirement.....	22

Table 5 – Frequency distribution of level of inclusion of family members in the subjects' retirement plans	22
Table 6 - Distribution of the subjects' perception of financial security	23
Table 7 – Frequency distribution of types of activities engaged in by subjects and, if they took a second career, the reasons way they did	23
Table 8 – Frequency distribution of subject responses concerning their perceptions of their personal and social relationships	24
Table 9 – Frequency distribution of subject responses concerning their relationship with family members	25
Table 10 – Frequency distribution of subject responses concerning their perception of personal health	26
Table 11 – Frequency distribution of responses concerning how often subjects engage in exercise	26
Table 12 - Relationship between year of retirement and reasons for retirement.....	28
Table 13 - Relationship between year of retirement and level of preparation for retirement.....	29
Table 14 - Relationship between year of retirement and levels of activity and financial security	30
Table 15 - Relationship between year of retirement and perception of personal and social relationships.....	31
Table 16 - Relationship between year of retirement and perception of personal health.....	32
Table 17 - Relationship between years on the job and reasons for retirement.....	33
Table 18 - Relationship between years on the job and level of preparation for retirement.....	34
Tables 19a. and 19b. - Relationship between years on the job and levels of financial security and activity	35
Table 20 - Relationship between years on the job and perception of personal and social relationships.....	36

Table 21 - Relationship between years on the job and perception of personal health.....	37
Table 22 - Relationship between rank at time of retirement and reasons for retirement.....	38
Table 23 - Relationship between rank at time of retirement and level of preparation for retirement	39
Table 24 - Relationship between rank at time of retirement and levels of activity and financial security	40
Table 25 - Relationship between rank at time of retirement and perception of personal and social relationships.....	42
Table 26 - Relationship between rank at time of retirement and perception of personal health	43
Table 27 – Frequency distribution of and comparison between subjects who rated highest and lowest in level of satisfaction with their retirement and year of their retirement.....	44
Table 28 – Frequency distribution of and comparison between subjects who rated highest and lowest in level of satisfaction with their retirement and rank at the time of retirement	44
Table 29 – Frequency distribution of and comparison between subjects who rated highest and lowest in level of satisfaction with their retirement and age at the time of retirement.....	44
Table 30 – Frequency distribution of and comparison between subjects who rated highest and lowest in level of satisfaction with their retirement and years on the job at the time of retirement.....	44
Table 31 – Frequency distribution of and comparison between subjects who rated highest and lowest in level of satisfaction with their retirement and level of retirement preparation.....	45
Table 32 – Frequency distribution of and comparison between subjects who rated highest and lowest in level of satisfaction with their retirement and their perception of financial security	45
Table 33 – Frequency distribution of and comparison between subjects who rated highest and lowest in level of satisfaction with their retirement and level of activity	46

Table 34 – Frequency distribution of and comparison between subjects who rated highest and lowest in level of satisfaction with their retirement and perception of personal and social relationships.....	47
Table 35 – Frequency distribution of and comparison between subjects who rated highest and lowest in level of satisfaction with their retirement and perception of health.....	47

INTRODUCTION

Regardless of the career, the decision of when and how to retire from that career can be one of the most significant decisions that a person will make in his/her lifetime. As with any major life change, dealing with the transition from being a member of the work force to retiree can be stressful. Further, there is research that indicates that, for a variety of reasons, retirement from a career in public safety can be even more stressful than retirement from the general work force. Most of this research has been conducted in the police and military professions, with but a small body of literature having been dedicated to retirement from the related public-safety profession, the fire service.

The purpose of this research is to determine what problems a person is likely to face when retiring from a career in the fire service, and how that person can successfully deal with those problems. This study uses an evaluative research methodology. The research questions to be answered are:

1. What are the problems associated with retirement in general, and the fire service in particular?
2. How do retirees deal with those problems?
3. What factors contribute to a successful retirement from the fire service?

BACKGROUND AND SIGNIFICANCE

"We are a nation of workers and strivers. Americans traditionally know no rest until the job is done, the fortune is made, the reputation established. We are identified by what we do rather than who we are" (Hallowell, 1985, pg. 235).

It is estimated that roughly 75 million people in the United States will reach retirement age by the year 2020. These people can expect to live until their mid 80s. By the year 2030, it is estimate that people under the age of 18 will account for 18 percent of the population; those over 65 will total 65 percent (Underwood, Brown, 1993).

Over the last 40 years, a considerable body of research has been directed towards determining the problems encountered with retirement and on how to cope with those problems. Much of this research indicates that the transition from being an active and productive member of the work force to retirement has the potential of being an extremely stressful event. One study places it as one of life's top ten life stressors (Holt, 1987). Further, a considerable body of research conducted within the police and military professions indicates that the problems related to retirement that exist in the general public are often amplified in these public-safety professions. Many of these problems in the public-safety fields are related to, but certainly are not limited to, the issues of early retirement and/or the difficulty of separating from a close-knit, yet high-stress work environment.

The fire service is a basic public-safety profession that shares a number of organizational characteristics with law enforcement and the military, including: early retirement, semimilitary organizational structure, closely knit work environment, and high-stress, emergency-response-related working conditions. Because of these similarities, an assumption can be made that at least some of the problems encountered in retirement from the police and military will be encountered with retirement from the fire service.

Currently, the city of Tucson expends considerable energy and resources in preparing workers for retirement due to a corporate concern for the employees' well-being. The ultimate intent of this research is to provide some support and guidance to the city's retirement counseling efforts, specifically as they apply to its fire service personnel.

This research is relevant to the *Executive Leadership* course in that a significant portion of the course was dedicated to the discussion of transitions that occur within a person's lifetime, including the transition from the work force to retirement. This research is an extension of that discussion.

LITERATURE REVIEW

Although little literature was found related to retirement from the fire service, a number of studies and articles have been written concerning retirement from the general working population, as well as other public-safety careers, specifically military and law enforcement. This section will review the literature related to a historical perspective of retirement, factors associated with retirement satisfaction, problems found that are specific to the areas of public safety, and strategies for a successful retirement.

Historical Perspective

Webster (1996) defines "retirement" as "the withdrawal of oneself from business, active service, or public life, especially because of advanced age." However, retirement from the work force, as we know it today, rarely occurred prior to the 19th century. Older people were expected to work, and many held status in the community because of it. It wasn't until much later, with the emergence of labor unions, that people's and organizations' perception of the older worker changed. Younger workers began resenting seniority-based systems, which kept them in lower paying and less influential positions, and management began questioning the value of the older employee in terms of productivity and salaries paid. By the 1930s, compulsory retirement policies were becoming more and more common and many elderly were forced out of their jobs. Organized pension systems were rare and large numbers of these elderly workers were forced into poverty. In 1935, the Social Security Act was passed by Congress in response to this growing number of impoverished older people (Richardson, 1993).

The modern concept of retirement came of age between 1965 and 1980, when legislation was passed to improve the financial status of retirees, pensions became a significant factor for providing retirement income, and people began to perceive retirement as something to look forward to (Atchley, 1982).

Factors Associated with Successful Retirement

A fundamental problem of the aged in our society is that they have no definite place in the social structure (Geist, 1968). Even though it has been shown that it is important for the physical and mental well-being of older people to maintain a sense of being needed, useful and wanted, they are often excluded from participation in many phases of our common social life (Peperzak-Blake, 1983). Further, a number of stereotypes exist concerning what someone should expect from retirement. In general, society expects retirees to conform to and be contented with certain behavioral patterns, such as mowing the lawn, gardening regularly and traveling occasionally. In the eyes of society, a person who has adjusted is the person who has responded to society's expectations with behavior regarded as appropriate (Green, Pyron, Manion, Winklevoss, 1969). However, a satisfying and successful retirement may be more realistically seen as one that provides freedom, flexibility and control over how one spends his/her time, the ability to remain productive, the ability to maintain a solid identity, and the ability to maintain financial security throughout the later years (Richardson, 1993).

Several studies identify three major areas that appear to be directly related to the success of a person's retirement: financial stability, maintenance of social interaction and activity levels, and health and fitness (Britton and Britton, 1954; Draper, Lundgren, Strother, 1967; Green et al., 1969; Smith, Kendall, Hulin, 1969; McNeil, Lecca, Wright, 1983).

Financial Stability. Retirement financial stability may be defined as the ability to adequately provide for the long-term monetary needs required in retirement (Smith et al., 1969). Ensuring an adequate income throughout retirement is a major concern of retirees (Fidelity Investments, 1996). Even though a majority of workers under 50 were found to have made no plans for retirement, those who developed a financial plan early in their working careers showed a higher degree of retirement satisfaction (Draper et al., 1967; Smith, 1994). In one study, early retirees (those who retire before the age of 65) were found to be better savers, supplemented their retirement income with investments, and planned earlier and more consistently for their retirement (Green et al., 1969). In a later study it was found that early retirees suffer greater income loss and are less satisfied with their retirement than those who retire at 65 (Palmore, 1984).

In order to maintain their preretirement standard of living throughout their retirement years, people need to retire with a minimum of 80 percent of their preretirement income (Smith, 1994). This maintenance of a person's standard of living is important not only from a financial perspective, but from a psychological one as well. Failure to maintain a standard of living can be ego-deflating and can imply an inability to

provide for one's family (McNeil et al., 1983). However, income reductions generally amount to 25 to 28 percent of preretirement income, and the earlier the retirement, the greater the percentage of decrease (Rabushka and Jacobs, 1980). Many retirees are dependent on social security, pensions, Medicare, or other forms of income subsidy to supplement their retirement income, yet the future of those benefit programs is far from secure (Whitehead, 1991; Dentzer, 1996; Dimig, 1996).

Financial problems related to retirement are most severe for the lower and middle classes. White collar workers earning high salaries generally have a greater opportunity to accumulate savings. Lower and middle-level workers manage a much lower level of savings and their social security benefits do not approach their salary level (Palmore, 1984). The concern about financial well-being takes on greater importance as the retiree gets older (Draper et al., 1967). As longer life expectancies, inflation, and uncertainties about the future of social security and pensions increase, the issue of financial security takes on an ever greater level of importance to the retiree (MetLife, 1996).

Maintenance of Lifestyle Activity Levels. Lifestyle activities are "any regularized or patterned actions or pursuits which are regarded as beyond routine physical or personal maintenance" (Lemon, Bengston, Peterson, 1972, pg. 511). A person's lifestyle is an accumulation of all his/her role activities, and the person's personality and past experiences have an effect on the development of his/her lifestyle activity. These issues of status identity, role conception and general attitude have a great significance in retirement (Hoyt, 1975; Hallowell, 1985). One general theory of retirement holds that retirees will maintain their earlier lifestyle patterns, previous levels of self-esteem, and long-standing values. Retirement occurs against a foundation of familiar attributes and activities (Atchley, 1977). In general, active retirees report that they are more satisfied, and the number of activities that they are involved in is significantly related to their level of satisfaction (Draper et al., 1967; Smith et al., 1969; Green et al., 1969). These activities need not be work-related, but should include a balance of leisure activities, social activities and productive work (Britton et al., 1954). McNeil et al. (1983) found that one of the most significant factors related to satisfaction in retirement is the need to exhibit some evidence of achievement.

Health and Fitness. Rabushka et al. (1980) found that the overwhelming majority of old people in America are healthy and that 80 percent of all aged say their health is excellent or good. Only 20 percent claim to be in poor health. Health is defined as the state of being free of any debilitating illness(es) that significantly interferes with personal and social functioning (Peperzak-Blake, 1983). In at least two studies, good health was found to be the most important contributor to overall satisfaction with retirement and life in general (Britton et al., 1954; Smith et al., 1969). Draper et al. (1967) found that only 4 percent of the retirees who reported themselves in poor health indicated that they were satisfied with their retirement. Early studies indicated that retirement may adversely affect the retiree's health (Kutner, Fanshel, Togo, Langner, 1956). Later studies found that retirement affects health, but in very minor ways, and what changes that did occur among retirees also happened among those who had been able to continue working (Palmore, 1984; Hendricks & Hendricks, 1981).

Problems Specific to Public Safety

Retirement from a career in public safety can present problems over and above those that are present in the general public. Many of these problems relate to issues that are characteristic of these fields: early retirement, unique organizational structure and culture, and high stress, emergency-response-related working conditions.

Early Retirement. Most people involved in the professions of public safety retire from that profession well before the normal retirement age of 65. Generally, those in the military retire 15 to 25 years earlier than civilians (Kaslow, 1993), and those in the police and fire services retire 10 to 20 years earlier (Violanti, Marshall, Vena, 1986; Holt, 1987). This early retirement occurs during what are often perceived as a person's peak years of productivity and income (McNeil et al., 1983; Kaslow, 1993). Atchley (1977) defines retirement as a process that allows an individual to establish an income without holding a job. The public-safety professionals' early retirement make living with this definition difficult. Early retirement allows fewer years in which to save, investments have less time to grow, pensions are reduced, and retirement itself is longer (Fidelity Investments, 1996). Early retirement often means a separation from the job but not from work. In fact, the almost universal need for a second career is assumed upon retirement from the military (Kaslow, 1993). The term "retirement" is perhaps a misnomer when applied to public-safety personnel since true retirement is generally not economically feasible until at least the age of 55 (Violanti, 1992).

There are social ramifications to early retirement as well. Thurnher (1976) found that in nonmilitary families, middle-aged women gave less positive evaluations of marriage than did newlyweds and those approaching retirement age. Kaslow (1993) found this to be equally true in military families. Early retirees from public safety also retire from their work at a time when their children are in mid to late adolescence. Reflecting on the retiree's age and that of his/her children, Shaw (1987, pg. 544) pointed out that "just as the child is struggling to resolve his own identity conflicts, he may also encounter a father who is experiencing uncertainty in his own social, economic and occupational identity." A spouse's low satisfaction level, identity conflicts of children, and financial crises are likely to place families involved in early retirement at risk (Kaslow, 1993).

Organizational Structure and Culture. The military, police and fire professions all have very hierarchical organizational structures. This organization provides the employee with a level of security and predictability, and leaving that structured organization can cause mental and emotional confusion (Fishkin, 1992). The lines of authority and duty are usually very clear in this type of hierarchical structure. It is not unusual for those members in the officer levels to have relatively autocratic authority over a sometimes great number of people and this authority often carries over to the public during emergency situations (Holt, 1987). Having to relinquish this level of control upon retirement can cause serious psychological adjustment problems (McNeil, 1983).

The organizational culture of the military, as well as the other public safety professions, espouses the concepts of discipline, self-sacrifice, and willingness to take on tough and sometimes dangerous assignments. Although these characteristics can be helpful in accomplishing the assigned tasks, many public safety-persons are so committed to the accomplishment of their mission that they have not taken the time to adequately examine their own lives in preparation for the future (Parker, Achenbaum, Fuller, Fay, 1994). In the fire and police service, the uniform, as well as other paraphernalia like pins, license plates, etc., serves to identify their personnel as members of a specific, highly regarded occupational group (Holt, 1987). Fuller and Redferring (1976) found that military personnel used uniforms to identify the wearer. The shifting to civilian attire at retirement subjects these public-safety personnel to a type of role stripping (Fuller et al., 1976; Holt, 1987).

Retired officers tend to earn higher retirement incomes than their enlisted peers (Kaslow, 1993). However, enlisted personnel are more likely than officers to find their choice of a second career more satisfying. Enlisted personnel tend to find jobs that are commensurate with their military duties, while officers rarely move into high civilian managerial positions (Fuller et al., 1976).

Working Environment. Violanti (1992) found that the transition from the police service to civilian life brings a feeling of isolation. There is a difficulty of separating from the brotherhood of policing and of no longer being "one of the guys." The fire service also provides an extended family experience for its members. They eat meals together, sleep under the same roof, share the same risks, and usually socialize together. These activities are more characteristic of a family unit than a work group, and these peer relationships may be more important than the job itself (Atchley, 1977; Holt, 1987; Violanti, 1992).

Separation from this environment can be the cause of a great deal of mental and emotional frustration and confusion for retirees. Fishkin (1992) likens retirement from the fire service to a divorce. In a study of 924 retired police officers, Violanti et al. (1986) found that retired police officers die an average of 12 years sooner than the general population, have 3 times the suicide rate of the general population, and significantly higher incidents of heart disease, diabetes and cancer. He associates these phenomena to the risk factors identified in police work: high-stress environment, irregular sleeping and eating habits, poor health habits and a lack of exercise.

The psychological strain of early retirement contributes to an increased morbidity and mortality in police officers. In an additional study, police officers who retire before 55 were found to die much earlier than the general population, while those who retire after 55 live just as long or longer (Raub, 1987).

Strategies for a Successful Retirement

Much of the confusion and anxiety that are associated with retirement can be alleviated with retirement planning and personal family counseling (McNeil et al., 1983). MetLife (1996) suggests that a person start saving for retirement 20 to 30 years before the event, and planning for the specifics of retirement a minimum of 2 years prior to it. Smith (1994) suggests that a person should begin planning at least five years before retirement.

In general, if a retiree has adequately prepared for retirement by identifying a specific retirement date, arranging for another career or other activities, and developing a plan for the transition, the change will go more smoothly (Kaslow, 1993). Although retirement can be an extremely stressful event, there is evidence that suggests that given proper preparation and planning, it can also provide great opportunities for individual growth (Parker et al., 1994).

It is important for the individual to include his/her family in the retirement plan. Retirement will probably be disruptive to the family routine and can be the source of strain on the family relationships (Smith, 1994). An unhappy family can create or intensify the difficulties of the retiree (McNeil et al., 1983). It is also important for the retiree to maintain a healthy social network. This network can increase the individual's quality of life by providing a support structure during this time of transition (Parker et al., 1994).

Barfield et al. (1969) found that satisfaction with retirement was greater when: 1) there was preretirement planning; 2) the retiree's health was good; 3) his/her standard of living was as good or better than before retirement; 4) his/her income had been relatively high; 5) his/her education was more extensive; and 6) the company he/she worked for had a preretirement program.

Perry (1986) gave these suggestions for increasing the chances of a successful retirement: 1) begin saving for retirement as early as possible; 2) maintain a good level of fitness; 3) review pension and health insurance plans; 4) determine leisure and career goals; and 5) organize legal documents, particularly a will.

Fishkin (1992) offered these suggestions: 1) limit any radical life changes for approximately one year; 2) plan for retirement; 3) work with a spouse who is still employed; 4) learn to live within a reduced income; 5) develop hobbies or new interests; 6) volunteer some time to community activities; and 7) socialize with people outside of the fire service.

Smith (1994) provided these suggestions: 1) develop a financial plan; 2) attend retirement seminars; 3) maintain a good level of fitness; 4) maintain a positive attitude; 5) let go of the fire service and meet new friends; and 6) develop new interests.

PROCEDURES

Setting

The study was conducted in Tucson, Arizona, a city of approximately 460,000 people. The City of Tucson Fire Department is a paid department that is currently made of up 485 employees. The department's retirement program is based on a state-managed pension plan, the Arizona Public Safety Personnel Retirement System, which is contributed to by police and fire personnel throughout the state of Arizona. Benefits are computed based on the average monthly compensation for the highest 3 consecutive years within the last 20 completed years of employment. Members are eligible for retirement benefits after 20 years of employment, at which time they receive 50 percent of the computed amount. An employee who retires after 32 years of service is eligible to receive maximum benefits, which amounts to 80 percent of the computed amount.

Sample

Names of former members of the Tucson Fire Department who are currently enrolled in the pension system were solicited from the Tucson Fire Public Safety Personnel Retirement Board. One hundred names were randomly selected for the sample. Since all currently retired members of the Tucson Fire Department are male, all of the selected personnel were male. The sample included members who had held the ranks of firefighter, engineer, inspector, paramedic, captain, battalion chief, assistant chief and deputy chief. Surveys, along with a cover letter and a self-addressed stamped envelope, were mailed to the sample members. All surveys that were returned were received within eight weeks.

Description of Survey

The survey questions were based on information garnered from the literature search referencing the factors that related to retirement success. The primary elements of the survey were:

Questions 1 to 4 addressed general personal data about the respondent.

Question 5 addressed the reasons for the respondent's retirement.

Question 6 to 9, 12 to 15, 19 and 20 addressed the respondent's perception of the success of his retirement.

Questions 16 to 18, 21 to 27, and 35 addressed the respondent's level of planning for his retirement.

Questions 10 and 28 to 32 addressed the respondent's perception of his level of financial security.

Questions 31, 32 to 34, 45 to 50 addressed the activity level of the respondent.

Questions 11, 34, and 36 to 44 addressed the respondent's perception of his personal and social life.

Questions 51 to 55 addressed the respondent's perception of his health. Several questions dealt with multiple issues and allowed multiple responses which resulted in some overlap in subject matter.

The survey was reviewed by four retired fire service personnel. Based on their input, the survey was revised, and retaken. The survey underwent a total of three revisions. Answers given after each retake of the survey were reviewed by the author for reliability. The responses of each of the four participants were found to produce consistent results. After this review process, the surveys were sent out to the 100 participants.

Analysis of Data

Seventy-one (71) surveys were returned. The data from the survey were compiled, entered into a database, and analyzed to determine what, if any, patterns existed.

Definitions

For the purpose of this study, the following definitions apply:

Early Retirement: Retirement prior to the age of 65.

Financial Security: The ability to adequately provide for the long-term financial needs required in retirement.

Health: The state of being free of any debilitating illness that interferes with personal or social functioning.

Lifestyle Activity: Any regularized or patterned action or pursuit which is regarded as beyond routine physical or personal maintenance.

Retirement: Voluntary or involuntary withdrawal from a person's career.

Successful Retirement: Retirement activities that provide freedom, flexibility and control over how a person spends his/her time, the ability to remain productive, the ability to maintain a solid identity, and the ability to maintain financial security throughout his/her retirement.

Limitations and Assumptions

It was assumed that all persons who responded to the survey answered truthfully. Further, it was assumed that the respondents understood the questions in the survey. However, neither of these assumptions could be confirmed.

The study was limited to former members of the Tucson Fire Department who are members of the Arizona Public Safety Personnel Retirement System. The job and retirement conditions do not necessarily carry over to other fire service agencies and, therefore, the data derived from this study cannot necessarily be extrapolated to another agency or locale. Since all the respondents were male, their retirement experiences may not necessarily be replicated by a similar female population.

RESULTS

The analysis and interpretation of the data include a review of: 1) the characteristics of the participants; 2) the reasons for their retirement; 3) their perception of the success of their retirement; 4) the level of planning for their retirement; 5) their perception of their level of financial security; 6) their level of activity; 7) their perception of their personal and social life; 8) their perception of their health; 9) the relationship between personal characteristics and the other variables; and 10) the relationship of their perception of their retirement success and the other variables.

Participant Characteristics

All 71 respondents were retired men. They were former members of the Tucson Fire Department.

The average and the median year of retirement was 1984. Table 1 indicates that the years of retirement range from 1960 to 1996. The largest percentage (67.7 percent) retired between 1980 and 1989.

	N	%
Year Retired		
1960 - 196	3	4.2
1970 - 1974	4	5.6
1975 - 197	7	9.9
1980 - 1	25	35.2
1985 - 198	23	32.5
1990 - 199	9	12.7
Total	71	100
Age at Retirement		
41 - 44	7	9.9
45 - 49	18	25.4
50 - 54	27	38
55 - 61	19	26.7
Total	71	100
Years of Service		
20 - 21	19	26.7
22 - 23	14	19.7
24 - 25	10	14.1
26 - 27	8	11.3
28 - 29	12	16.9
30 - 32	8	11.3
Total	71	100
Rank at Retirement		
Deputy Chief	4	5.6
Assistant Chief	3	4.2
Battalion Chief	8	11.3
Captain	27	38
Engineer	16	22.6
Inspector	11	15.5
Paramedic	1	1.4
Firefighter	1	1.4
Total	71	100

Table 1. Frequency distribution of respondents by age, date of retirement, age at retirement, and rank at retirement (N = 71).

The average age of the respondents at the time of their retirement was 51.2, with a median age of 51. As shown in Table 1, the age range at the time of retirement was 41 to 61 years. The largest percentage of respondents (38 percent) retired between the ages of 50 and 54.

The average number of years on the job was 24.6 with a median number of years of 24. Table 1 shows a range of 20 to 32 years on the job. The largest percentage (26.7 percent) retired with 20 to 21 years of service.

Table 1 shows that all ranks used by the Tucson Fire Department, except for fire chief, were represented by the sample. The captain's rank made up the largest percentage (38 percent) of the respondents.

Reasons for Retirement

Table 2 shows the participants' reasons for retirement. The 71 respondents gave a total of 139 responses when answering this question. Many respondents gave several reasons for retirement. Of these reasons, 10 (14.1 percent) respondents left for health or disability reasons, 27 (38 percent) indicated job burnout, 9 (12.7 percent) indicated that they wanted a change, 12 (16.9 percent) indicated a career change, 2 (2.8 percent) maxed out on their pensions, 27 (38 percent) indicated a planned retirement based on age and acceptable benefits, 13 (18.3 percent) took advantage of a buyout, 14 (19.7 percent) indicated it was time to step down, 17 (23.9 percent) wanted to rest and relax, and 8 (11.2 percent) indicated that they retired to care for an ill family member.

Reason for Retirement	N	%
Health Reasons/Disability	10	14.1
Job Burnout	27	38
Just Wanted a Change	9	12.7
Career Change/Another Opportunity Opened Up	12	16.9
Maxed Out On Pension	2	2.8
Planned Retirement Based on Age and Pension	27	38
Took Advantage of a "Buyout"	13	18.3
Time to Step Down, Make Room for Others	14	19.7
Time to Rest and Relax	17	23.9
Care for Ill Family Member	8	11.2

Table 2. Frequency distribution of reasons for retirement (N - 139). Each subject may have responded to more than one category.

Perception of Success

Table 3 shows that 68 (95.7 percent) respondents indicated that they felt that their retirement was a success. Fifty-five (77.5 percent) of the respondents reported they were glad they retired when they did. Fifteen (21.1 percent) of the remaining respondents stated that they wish that they had retired later and one (1.4 percent) wished that he had retired sooner. Thirteen (18.3 percent) respondents stated that they wish that they had never retired. Thirty-six (50.7 percent) reported that they miss being a firefighter.

The vast majority of participants reported that their life did not take a turn for the worse upon retirement. Seventy (98.6 percent) respondents stated that they felt that their life had improved or stayed the same since their retirement. Only one (1.4 percent) stated that his life had worsened. Sixty-one (85.9 percent) stated that they felt that they had been successful in accomplishing the things that they had planned to do when they retired.

Thirteen (18.3 percent) respondents reported that they found retirement was stressful. Only five (7 percent) respondents stated that they were bored with retirement, although six (8.4 percent) gave boredom as a reason for taking a second job after retirement.

Perceptions of Success	N	%
Rate retirement as successful	68	95.7
Glad they retired when they did	55	77.5
Wish they had never retired	13	18.3
Miss being a firefighter	36	50.7
Life has improved since retirement	48	67.6
Life has stayed the same	22	30.9
Life has worsened	1	1.4
Accomplished what they wanted to do	61	85.9
Retirement was/is stressful	13	18.3
Bored with retirement	5	7
Took second job because of boredom	6	8.4

Table 3. Frequency distribution of indicators of subjects' perception of success of their retirement (N = 71).

Level of Planning for Retirement

Table 4 shows that the majority of participants indicated that they planned their retirement to at least some degree. Fifty-two (73.2 percent) participants reported that they had a plan for their retirement and 54 (76.1 percent) felt that they were properly prepared for the event. Plans included health and fitness activities (42.3 percent), travel (67.6 percent), new career (33.8 percent), spending more time with family members (61.9 percent), and rest and relaxation (52.1 percent). Forty-nine (69 percent) stated that their

goals had not changed since their retirement. Fifty (70.4 percent) indicated that they plan their daily activities.

Twenty-one (29.5 percent) participants reported that they had attended a retirement seminar either before or after their retirement. None of these 21 respondents reported attending both. Twenty-eight respondents (39.4 percent) began preparations for retirement more than 5 years before their retirement, 26 (36.6 percent) began their preparations less than one year prior to retirement, and 17 (23.9 percent) prepared between 2 and 5 years prior to their retirement.

Level of Planning	N	%
Had a plan for retirement	52	73.2
Properly prepared for retirement	54	76.1
Goals the same now as when retired	49	69
Attended seminars before retirement	16	22.5
Attended seminars after retirement	5	7

Table 4. Frequency distribution of subjects' degree of planning for retirement (N = 71).

Included Spouse/Significant Other in Retirement Plans	N - 49	%
Very Much	30	61.2
Somewhat	17	34.7
Very little	2	4.1
Total	49	100
Included Children in Retirement Plans	N - 23	%
Very much	6	26.1
Somewhat	15	65.2
Very little	2	8.7
Total	23	100

Table 5. Frequency distribution of level of inclusion of family members in the subjects' retirement plans.

Table 5 shows that family members were included in the respondents' plans to varying degrees. Forty-nine (69 percent) respondents reported that their spouse or significant other took an active part in their retirement planning. Of those respondents, 47 (95.9 percent) stated that the level of participation ranged from "somewhat" to "very much." Children took an active part in the retirement plans of 23 (32.4 percent) participants, but to a lesser degree, with 17 (73.9 percent) reporting that their children's involvement was limited to "somewhat" to "very little."

Financial Security

Table 6 shows that most respondents felt some measure of financial security. Fifty-five (77.5 percent) participants reported that they felt that they were financially prepared for retirement, financially secure, and had enough money to reach their retirement goals. Twenty-nine respondents (40.8 percent) indicated that they took a second job before retirement, and 41 (57.7 percent) pursued second careers after their retirement. Twenty-six (36.6 percent) took second jobs to supplement their incomes. Sixty-two (87.3 percent) reported that they had developed a financial portfolio over and above their pension.

Level of Financial Security	N	%
Financially prepared for retirement	55	77.5
Financially secure	55	77.5
Have enough money to reach goals	55	77.5
Financial portfolio over pension plan	62	87.3
Took a second job to supplement income	26	36.6

Table 6. Distribution of the subjects' perception of financial security (N = 71).

Level of Activity

Table 7 shows that the respondents engaged in a number of activities. Forty-one (57.7 percent) stated they pursued a second career after retirement. Of those 41, 5 (12.2 percent) took the job to get out of the house, 14 (34.1 percent) took the job to feel useful, and 24 (58.5 percent) didn't want to stop working but needed a change from the fire service.

Twenty-three (32.4 percent) respondents said they do volunteer work and 14 of those 23 (60.8 percent) use skills that they learned in the fire service in their volunteer work.

Seventeen (23.9 percent) have attended classes since their retirement and 31 (43.6 percent) have developed a new hobby or activity. Thirty-nine (54.9 percent) travel regularly. Thirty (42.2 percent) have changed residences since retirement.

Types of Activity	N - 71	%
Pursued a second career	41	57.7
Volunteer work	23	32.4
Attend classes	17	23.9
New hobbies	31	43.6
Travel	39	54.9
Changed residences	30	42.2

Reasons for Taking a Second Career	N - 41	%
Supplement income	26	63.4
Boredom	6	14.6
Get out of the house	5	12.2
Feel useful	14	34.1
Needed change from fire service, but didn't want to quit working	24	8.5

Table 7. Frequency distribution of types of activities engaged in by the subjects and, if they took a second career, the reasons why they did.

Personal and Social Life

Table 8 shows that a majority, 62 (87.3 percent) of the respondents, reported that they were emotionally prepared for retirement. Fifteen (21.1 percent) reported that they had experienced a loss of prestige after retirement and 6 (8.4 percent) reported a loss of self-esteem. Forty-nine (69 percent) indicated that they considered themselves as religious people, and 35 (71.4 percent) of those respondents stated that their religious beliefs helped them cope with their retirement.

Perception of Personal and Social Life	N - 71	%
Emotionally prepared	62	87.3
Spouse/Significant other provided support	66	92.9
Loss of prestige	15	21.1
Loss of self-esteem	6	8.4
Loss of friendships	31	43.6
Visited a fire station/attended department function	51	71.8
Religious	49	69
Religion helped cope	35	49.3

Table 8. Frequency distribution of subject responses concerning their perceptions of their personal and social life.

Table 9 shows that 66 (92.9 percent) participants felt that their spouse/significant other provided them with support during their retirement. Only 63 (88.7 percent) of the sample responded to the questions regarding their relationship with their spouse/significant other. Six other survey participants indicated that they had no current relationship of that type. Of the 63 respondents, 60 (95.2 percent) indicated that their relationships had improved or stayed the same.

Sixty-four (90.1 percent) participants responded to the questions regarding their relationship with their children. Of those 64, all but one reported their relationship with their children had improved or stayed the same.

As reported earlier, five (7 percent) respondents stated that they took a second job to get out of the house. Fifty-one (71.8 percent) reported that they had visited a fire station or attended a department function since their retirement. Thirty-one (43.6 percent) indicated that they had experienced a loss of friendships since their retirement.

Relationship with Spouse/Significant Other	N - 63	%
Relationship improved	25	39.7
Relationship stayed the same	35	55.5
Relationship worsened	3	4.8
Total	63	100

Relationship with Children	N - 64	%
Relationship improved	21	32.8
Relationship stayed the same	42	65.6
Relationship worsened	1	1.6
Total	64	100

Table 9. Frequency distribution of subject responses concerning their relationship with family members.

Health

Table 10 shows that 64 (90.1 percent) of the respondents felt that they were in good health, and 48 (67.6 percent) felt they were as healthy now as when they retired. Forty-three (60.6 percent) engaged in regular physical fitness and 33 (46.5 percent) engaged in regular aerobic activity, an indicator of cardiovascular health.

Table 11 shows how often the respondents engaged in physical exercise. Thirty-eight (53.5 percent) indicated they exercised at least 3 times a week, while 27 (38 percent) indicated that they exercised less than twice a week. The rest indicated that they did not engage in any form of exercise.

Perception of Health and Level of Physical Exercise	N	%
Feel in good health	64	90.1
As healthy now as when retired	48	67.6
Engage in regular physical fitness	43	60.6
Engage in regular aerobic activity	33	46.5

Table 10. Frequency distribution of subject responses concerning their perception of personal health (N - 71).

Frequency of Exercise	N	%
Did not exercise	6	8.5
Less than once a week	14	19.7
1 - 2 times a week	13	18.3
3 - 4 times a week	22	30.9
Daily	16	22.6
Total	71	100

Table 11. Frequency distribution responses concerning how often subjects engage in exercise (N - 71).

Relationship of Personal Characteristics and Other Variables

The examination of the relationships among the variables in the study included the relationship between personal characteristics and 1) reasons for retirement; 2) level of planning for retirement; 3) perception of financial security; 4) level of activity; 5) perception of personal and social life; and 6) perception of health. Tables 12 through 35 identify the frequency of relationship between the variables.

Personal Characteristics

Year Retired. Burnout appears to have affected a higher percentage of the respondents prior to 1980, with 57.1 percent of that group reporting it as a reason for retirement. After that period, only 31.6 percent reported it as a reason for retirement. None of the respondents who retired prior to 1980 reported that they retired because they wanted a change, while 15.8 percent of those who retired after 1980 gave that as a reason for retirement. Table 12 shows the relationship between the year the respondent retired and the reason for retirement.

No participant reported going to a retirement seminar prior to 1982, but since that time there was a general increase in the percentage of participants who attended these seminars. A higher percentage (66.6 percent) of the participants retired with less than

two years of preparation in the 1990s than was reported by those who retired earlier. Table 13 shows the relationship between the year the respondent retired and the level of preparation for retirement.

One-hundred percent of the participants who retired prior to 1980 reported that they had developed a financial portfolio separate from their pension as opposed to 84.2 percent of those who retired later. In general, the pre-1980 retirees consistently reported a higher level of financial security and planning than did those who retired later.

In general, the need for activity played a larger role in the securing of a job after retirement for those who retired after 1980 than for those who retired before 1980. No respondent who retired prior to 1980 reported that they took a second job because of boredom, while 10.5 percent of the post-1980 retirees gave boredom as a reason. Table 14 shows the relationship between the year the respondent retired and levels of activity and financial security.

Of the respondents who retired before 1980, 9.1 percent reported that the relationship with their wives improved and none reported that the relationship with their children improved. Of those who retired after 1980, 42.1 percent reported an improvement in the relationship with their wives and 36.8 percent reported an improvement in the relationship with their children. Of those who retired in the 1980s, 93.7 percent reported they had the support of their spouse, but less than half (44.4 percent) in the 1990s reported a similar support. A roughly equal percentage of respondents who retired before or after 1980 reported that they were religious people (78.5 percent versus 66.6 percent), but 90.9 percent of those pre-1980 retirees reported that their religion helped them cope with retirement, while only 65.8 percent of those post-1980 retirees indicated that their religion helped them. Table 15 shows the relationship between the year the respondents retired and their perception of personal and social relationships.

Of the respondents who retired before 1980, 42.9 percent reported that they feel they are as healthy now as when they retired, as opposed to 73.6 percent of those who retired later. However, 78.6 percent of those who retired before 1980 reported that they engage in regular physical fitness activities with 71.4 percent reporting that they exercise at least three times a week, as opposed to 57.9 percent of the later retirees who reported engaging in regular physical fitness activities and only 49.1 percent exercising three or more times a week. Table 16 shows the relationship between the year the respondents retired and their perception of personal health.

	1960-1969 N - 3		1970 -1974 N - 4		1975-1979 N - 7		1980-1984 N - 25		1985-1989 N - 23		1990-1996 N - 9	
<u>Reasons for Retirement</u>	N	%	N	%	N	%	N	%	N	%	N	%
Health	1	33.3	1	25	1	14.3	3	12	1	4.3	3	33.3
Job Burnout	2	66.7	2	50	4	57.1	10	40	5	21.7	3	33.3
Wanted Change	0	0	0	0	0	0	6	24	2	8.7	1	11.1
New Career	0	0	0	0	2	28.6	6	24	3	13	1	11.1
Maxed Out Pension	0	0	0	0	0	0	1	4	1	4.3	0	0
Planned Retirement	2	66.7	1	25	2	28.6	10	40	10	43.5	2	22.2
Buyout	0	0	0	0	0	0	2	8	7	30.4	4	44.4
Time to Step Down	0	0	1	25	1	14.3	5	20	5	21.7	2	22.2
Rest/Relax	0	0	2	50	1	14.3	6	24	6	26.1	2	22.2
Take Care of Ill Family Member	0	0	0	0	0	0	3	12	4	17.4	0	0

Table 12. Relationship between year of retirement and reasons for retirement.

	1960-1969 N - 3		1970 -1974 N - 4		1975-1979 N - 7		1980-1984 N - 25		1985-1989 N - 23		1990-1996 N - 9	
<u>Level of Planning</u>	N	%	N	%	N	%	N	%	N	%	N	%
Financially Prepared	2	66.7	4	100	4	57.1	16	64	23	100	8	88.9
Emotionally Prepared	3	100	4	100	6	85.7	18	72	23	100	8	88.9
Had a Retirement Plan	3	100	3	75	4	57.1	18	72	17	73.9	6	66.7
Felt Prepared to Retire	2	66.7	3	75	5	71.4	17	68	20	87	6	66.7
Attended Seminar Prior	0	0	0	0	0	0	4	16	6	26.1	5	55.6
Attended Seminar After	0	0	0	0	0	0	3	12	1	4.3	1	11.1
Significant Other Involved	3	100	3	75	5	71.4	20	80	13	56.6	5	55.5
Children Involved	1	33.3	1	25	3	42.9	11	44	5	21.7	2	22.2
Had Portfolio	3	100	4	100	7	100	23	92	19	82.6	6	66.6
Prepared <6 months	0	0	1	25	2	28.6	6	24	3	13	4	44.4
Prepared <2 year	0	0	1	25	1	14.3	6	24	3	13	2	22.2
Prepared 2-5 years	1	33.3	1	25	3	42.9	6	24	3	13	0	0
Prepared >5 years	2	66.7	1	25	1	14.3	7	28	14	60.9	3	33.3

Table 13. Relationship between year of retirement and level of preparation for retirement.

	1960-1969 N - 3		1970 -1974 N - 4		1975-1979 N - 7		1980-1984 N - 25		1985-1989 N - 23		1990-1996 N - 9	
<u>Level of Financial Security</u>	N	%	N	%	N	%	N	%	N	%	N	%
Financially Secure	3	100	3	75	6	85.7	17	68	18	78.3	8	88.9
Had Enough Money	3	100	3	75	5	71.4	17	68	20	87	7	77.8
Second Job/Supplement Income	0	0	3	75	3	42.9	11	44	7	23	2	22.2
Had Portfolio	3	100	4	100	7	100	23	92	19	82.6	6	66.7
<u>Level of Activity</u>												
Took Second Job	0	0	3	75	4	57.1	19	76	11	47.8	5	55.6
Second Job/Feel Useful	0	0	0	0	2	28.6	6	24	4	17.4	4	44.4
Second Job/Need Change	0	0	1	25	3	42.9	13	52	4	17.4	3	33.3
Second Job/ Boredom	0	0	0	0	0	0	3	12	2	8.7	1	11.1
Volunteer Time	0	0	0	0	3	42.9	10	40	7	30.4	3	33.3
Took Classes	1	33.3	0	0	3	42.9	3	12	8	34.8	2	22.2
Pursued New Activities	0	0	1	25	5	71.4	13	52	12	52.2	0	0
Travel	1	33.3	1	25	5	71.4	15	60	13	56.5	4	44.4

Table 14. Relationship between year of retirement and levels of activity and financial security.

	1960-1969 N - 3		1970 -1974 N - 4		1975-1979 N - 7		1980-1984 N - 25		1985-1989 N - 23		1990-1996 N - 9	
<u>Personal and Social Relationships</u>	N	%	N	%	N	%	N	%	N	%	N	%
2nd Job/Get Out of House	0	0	0	0	0	0	3	12	0	0	2	22.2
Visit Stations	2	66.7	2	50	5	71.4	18	72	15	65.2	9	100
Relations w Spouse Improved	0	0	1	25	0	0	10	40	8	34.8	6	66.7
Relations w Spouse Stayed Same	3	100	2	50	6	85.7	12	48	9	39.1	3	33.3
Relations w Spouse Worsened	0	0	0	0	0	0	1	4	2	8.7	0	0
Relations w Children Improved	0	0	0	0	0	0	6	24	11	47.8	4	44.4
Relations w Children Stayed Same	3	100	2	25	6	85.7	15	60	11	47.8	5	55.6
Relations w Children Worsened	0	0	0	0	1	14.3	0	0	0	0	0	0
Had Support of Spouse	2	66.7	3	75	7	100	22	88	23	100	4	44.4
Loss of Friends	1	33.3	2	50	5	71.4	12	48	8	34.8	2	22.2
Loss of Prestige	0	0	1	25	3	42.9	7	28	2	8.7	1	11.1
Loss of Self Esteem	0	0	0	0	2	28.6	3	12	0	0	1	11.1
Religious	2	66.7	4	100	5	71.4	17	68	17	73.9	4	44.4
Religion Helped	2	66.7	4	100	4	57.1	8	32	15	65.2	2	22.2

Table 15. Relationship between year of retirement and perception of personal and social relationships

	1960-1969 N - 3		1970 -1974 N - 4		1975-1979 N - 7		1980-1984 N - 25		1985-1989 N - 23		1990-1996 N - 9	
<u>Perception of Health</u>	N	%	N	%	N	%	N	%	N	%	N	%
Feel in Good Health	2	66.7	2	50	6	85.7	24	96	21	91.3	9	100
As Healthy Now As When Retired	1	33.3	1	25	4	57.1	17	68	17	73.9	8	88.9
Maintain a Regular Regimen of Physical Fitness	2	66.7	2	50	7	100	11	44	17	73.9	5	55.6
Engage in Regular Aerobic Activities	2	66.7	1	25	6	85.7	6	24	12	52.2	6	66.7
Exercise Daily	1	33.3	2	50	3	42.9	1	4	6	26.1	3	33.3
Exercise 3-4 Times/Weekly	1	33.3	0	0	3	42.9	8	32	10	43.5	0	0
Exercise 1-2 Times Weekly	0	0	0	0	1	14.3	7	28	1	4.3	4	44.4
Exercise Less Than Once/Weekly	0	0	1	25	0	0	7	28	4	17.4	2	22.2

Table 16. Relationship between year of retirement and perception of personal health.

Years on the Job. A relationship appears to exist between year retired and years on the job. Except for the periods between 1980 and 1984 and 1990 and 1996, there was a general trend for the participants to remain on the job longer.

	20 - 25 Years N - 43		26 - 32 Years N - 28	
<u>Reasons for Retirement</u>	N	%	N	%
Health	2	4.7	7	25
Job Burnout	16	44.2	11	39.3
Wanted Change	8	18.6	1	3.6
New Career	11	25.6	1	3.6
Maxed Out Pension	0	0	2	7.1
Planned Retirement	11	25.6	16	57.1
Buyout	5	11.6	8	28.6
Time to Step Down	8	18.6	6	21.4
Rest/Relax	6	14	11	39.3
Take Care of Ill Family Member	6	14	1	3.6

Table 17. Relationship between years on the job and reasons for retirement.

Twenty-five percent of the respondents who retired with more than 25 years on the job gave health as a reason for retiring as opposed to 6.9 percent of those with less than 25 years. The need for a change was reported as a reason for retiring by 18.6 percent of the those with less than 25 years as opposed to 3.6 percent of those with more time on the job. Of those with 25 years or more, 39.3 percent reported that they retired to relax while only 13.9 percent of those with less time on reported this as a reason. Table 17 shows the relationship between the respondents' years on the job and the reasons for their retirement.

Of the respondents with more than 25 years on the job, 57.1 percent reported that they retired because they had a plan, while only 25.6 percent of those with less than 25 years on the job reported that as a reason. However, those with less time tended to include their family in their decision to retire more often than did those who retired later in their career. Of those respondents with more than 25 years 35.7 percent attended retirement seminars prior to retirement while 14 percent of those who retired with less

than 25 years attended these seminars. Table 18 shows the relationship between the respondents' years on the job and their level of preparation for retirement.

Of the respondents who retired with less than 25 years on the job, 18.6 percent reported that they had attended classes since retirement as opposed to 32.1 percent of those who retired with more time. Other than in that single category, there wasn't much difference in the levels of reported activity.

There seemed to be little difference between the respondents who retired with less than 25 years on the job and those who retired later in regards to their perceptions of their personal and social relationships, health, or level of financial security. Tables 19a and 19b, 20, and 21 show the relationships between the respondents' years on the job and their level of financial security, level of activity, their perceptions of personal and social relationships, and their perceptions of personal health.

	20 - 25 Years N - 43		26 - 32 Years N - 28	
<u>Level of Planning</u>	N	%	N	%
Financially Prepared	31	72.1	24	85.7
Emotionally Prepared	37	86	25	89.3
Had a Retirement Plan	34	79.1	18	64.3
Felt Prepared to Retire	31	72.1	23	82.1
Attended Seminar Prior	6	14	10	35.7
Attended Seminar After	4	9.3	1	3.6
Significant Other Involved	32	74.4	17	60.7
Children Involved	18	41.9	5	17.9
Had Portfolio	38	88.4	25	89.3
Prepared <6 months	10	23.3	6	21.4
Prepared <2 year	8	18.6	5	17.9
Prepared 2-5 years	10	23.3	4	14.3
Prepared >5 years	15	34.9	13	46.4

Table 18. Relationship between years on the job and level of preparation for retirement.

	20 - 25 Years N - 43		26 - 32 Years N - 28	
<u>Level of Financial Security</u>	N	%	N	%
Financially Secure	31	72.1	24	85.7
Had Enough Money	31	72.1	24	85.7
Second Job/Supplement Income	20	46.5	6	21.4
Had Portfolio	37	86	25	89.3

Table 19a. Relationship between years on the job and level of financial security.

<u>Level of Activity</u>	N - 43		N - 28	
Took Second Job	28	65.1	13	46.4
Second Job/Feel Useful	9	20.9	5	17.9
Second Job/Need Change	17	39.5	7	25
Second Job/ Boredom	4	9.3	2	7.1
Volunteer Time	16	44.2	7	25
Took Classes	8	18.6	9	32.1
Pursued New Activities	19	44.2	12	42.9
Travel	28	65.1	11	39.3

Table 19b. Relationship between years on the job and level of activity.

	20 - 25 Years N - 43		26 - 32 Years N - 28	
<u>Personal and Social Relationships</u>	N	%	N	%
2nd Job/Get Out of House	3	7	2	7.1
Visit Stations	31	72.1	20	71.4
Relations w Spouse Improved	15	34.9	10	35.7
Relations w Spouse Stayed Same	25	58.1	17	60.7
Relations w Spouse Worsened	3	7	0	0
Relations w Children Improved	13	30.2	8	28.6
Relations w Children Stayed Same	25	58.1	17	60.7
Relations w Children Worsened	0	0	1	3.6
Had Support of Spouse	39	90.7	27	96.4
Loss of Friends	19	44.2	12	42.9
Loss of Prestige	8	18.6	7	25
Loss of Self Esteem	4	9.3	2	7.1
Religious	28	65.1	21	75
Religion Helped	17	39.5	18	64.3

Table 20. Relationship between years on the job and perception of personal and social relationships

	20 - 25 Years N - 43		26 - 32 Years N - 28	
<u>Perception of Health</u>	N	%	N	%
Feel in Good Health	42	97.7	22	78.6
As Healthy Now As When Retired	32	74.4	16	57.1
Maintain a Regular Regimen of Physical Fitness	26	60.5	17	60.7
Engage in Regular Aerobic Activities	19	44.2	13	46.4
Exercise Daily	7	16.3	9	32.1
Exercise 3-4 Times/Weekly	16	37.2	6	21.4
Exercise 1-2 Times Weekly	7	16.3	6	21.4
Exercise Less Than Once/Weekly	9	20.9	5	17.9

Table 21. Relationship between years on the job and perception of personal health.

Rank. More officers (48.2 percent), including 60 percent of the chief officers, listed burnout as a reason for retirement than did nonofficers (27.5 percent). No firefighters reported that they retired because they had a plan, although 45 percent of all other respondents did. Table 22 shows the relationship between the respondents' rank at the time of retirement and their reasons for retirement.

No firefighters reported that they attended a retirement seminar before leaving, compared to 26.6 percent of the other respondents. There appeared to be little difference between rank and the other variables related to planning. Table 23 shows the relationship between the respondents' rank at the time of retirement and their level of preparation for retirement.

Of the officers, 28.5 percent reported that they took a job after retirement in order to supplement their income, while 48.3 percent of the lower ranks took jobs for that reason. In general, there was little relationship between ranks and the other variables related to financial security. Table 24 shows the relationship between the respondents' rank at the time of retirement and their level of financial security.

None of the chief officers gave boredom as reason for taking a second job, while 10.7 percent of the rest of the respondents did. Other than that one variable, there was little relationship between ranks and activity level. Table 24 shows the relationship between the respondents' rank at the time of retirement and their level of activity.

	Chief Officer N - 15		Captain N - 27		Engineer/PM/Inspector N - 18		Firefighter N - 11	
<u>Reasons for Retirement</u>	N	%	N	%	N	%	N	%
Health	0	0	7	25.9	2	11.1	1	9.1
Job Burnout	9	60	10	37	3	16.7	5	45.5
Wanted Change	1	6.7	1	3.7	2	11.1	5	45.5
New Career	1	6.7	3	11.1	4	22.2	3	27.3
Maxed Out Pension	1	6.7	0	0	0	0	1	9.1
Planned Retirement	4	26.7	13	48.1	10	55.6	0	0
Buyout	1	6.7	4	14.8	5	27.8	3	27.3
Time to Step Down	4	26.7	3	11.1	6	33.3	1	9.1
Rest/Relax	6	40	5	18.5	3	16.7	3	27.3
Take Care of Ill Family Member	1	6.7	3	11.1	2	11.1	1	9.1

Table 22. Relationship between rank at time of retirement and reasons for retirement.

	Chief Officer N - 15		Captain N - 27		Engineer/PM/Inspector N - 18		Firefighter N - 11	
<u>Level of Planning</u>	N	%	N	%	N	%	N	%
Financially Prepared	13	86.7	20	74.1	15	83.3	7	63.6
Emotionally Prepared	14	93.3	24	88.9	15	83.3	9	81.8
Had a Retirement Plan	10	66.7	20	74.1	14	77.8	8	72.7
Felt Prepared to Retire	11	73.3	21	77.8	14	77.8	8	72.7
Attended Seminar Prior	3	20	5	18.5	8	44.4	0	0
Attended Seminar After	0	0	2	7.4	2	11.1	1	9.1
Significant Other Involved	13	86.7	17	63	13	72.2	6	54.5
Children Involved	6	40	6	22.2	9	50	2	18.2
Had Portfolio	14	93.3	24	88.9	16	88.9	8	72.7
Prepared <6 months	3	20	6	22.2	4	22.2	3	27.3
Prepared <2 year	3	20	5	18.5	2	11.1	3	27.3
Prepared 2-5 years	1	6.7	7	25.9	6	33.3	0	0
Prepared >5 years	8	53.3	9	33.3	6	33.3	5	45.5

Table 23. Relationship between rank at time of retirement and level of preparation for retirement.

	Chief Officer N - 15		Captain N - 27		Engineer/PM/Inspector N - 18		Firefighter N - 11	
<u>Level of Financial Security</u>	N	%	N	%	N	%	N	%
Financially Secure	14	93.3	22	81.5	11	61.1	8	72.7
Had Enough Money	14	93.3	22	81.5	12	66.7	7	63.6
Second Job/Supplement Income	2	13.3	10	37	9	50	5	45.5
Had Portfolio	14	93.3	24	88.9	16	88.9	8	72.7
<u>Level of Activity</u>								
Took Second Job	6	40	15	55.6	13	72.2	7	63.6
Second Job/Feel Useful	2	13.3	6	22.2	4	22.2	2	18.2
Second Job/Need Change	6	40	6	22.2	6	33.3	6	54.5
Second Job/ Boredom	0	0	3	11.1	2	11.1	1	9.1
Volunteer Time	6	40	11	40.7	4	22.2	2	18.2
Took Classes	4	26.7	7	25.9	3	16.7	3	27.3
Pursued New Activities	8	53.3	11	40.7	7	38.9	5	45.5
Travel	7	46.7	16	59.3	9	50	7	63.6

Table 24. Relationship between rank at time of retirement and levels of activity and financial security.

There was a noticeable relationship between the retirees' rank at the time of retirement and their perceptions of their personal and social relationships. Of the officers, 54.8 percent reported that they felt a loss of friends with retirement, while only 27.6 percent of the lower ranks reported that feeling. None of the engineer level ranks or firefighters reported feeling a loss of prestige or self-esteem with retirement, while 35.7 percent of the officers, including 53.3 percent of the chief officers, reported feeling a loss of prestige, and 14.3 percent of the officers, including 26.7 percent of the chief officers, reported a loss of self-esteem. Moreover, 76.7 percent of the officer and engineer level ranks, but only 45.5 percent of the firefighters, reported that they visited a fire station since retirement. Table 25 shows the relationship between the respondents' rank at the time of retirement and their perception of their personal and social relationships.

There were no significant relationship noted between rank and the respondents perception of their health. Table 26 shows the relationship between the respondents' rank at the time of retirement and their perception of their personal health.

There was little difference in age at the time of retirement among the different ranks, although officers were slightly older. The average age at the time of retirement for officers was 51.9 years, while the average age of the lower ranks was 50.2 years. A relationship was found between time on the job and rank, with the higher ranks remaining on the job longer than the lower ranks. Chief officers remained on the job an average of 25.5 years; captains, 25.4 years; engineer grades, 24.6 years; and firefighters, 21.9 years.

Relationship of Perceptions of Retirement Success and the Other Variables

Twenty-three of the 71 respondents were identified as having a very positive perception of their retirement success. These respondents reported that they rated their retirement as successful, their life had improved or stayed the same, were glad they retired when they did, did not ever wish they had not retired, did not miss being a firefighter, did not feel that their retirement was stressful, were not bored with retirement, and were successful in accomplishing those things that they planned with retirement. For the purpose of the following discussion, this group will be referred to as "satisfied."

Thirty-two respondents were identified as having a greater level of dissatisfaction with their retirement than the others 39 respondents. These people gave responses that indicated dissatisfaction in two or more of the categories listed in the above paragraph. For the purpose of the following discussion, this group will be referred to as "less satisfied."

Personal Characteristics. Table 27 shows that 60.8 percent of the satisfied respondents retired after 1984 while 59.4 percent of the less satisfied retired before then. Tables 28, 29, and 30 show that there was not much difference in the relationship between satisfaction and rank, age or years on the job.

	Chief Officer N - 15		Captain N - 27		Engineer/PM/Inspector N - 18		Firefighter N - 11	
<u>Personal and Social Relationships</u>	N	%	N	%	N	%	N	%
2nd Job/Get Out of House	0	0	1	3.7	2	11.1	2	18.2
Visit Stations	12	80	19	70.4	15	83.3	5	45.5
Relations w Spouse Improved	6	40	8	29.6	7	38.9	4	36.7
Relations w Spouse Stayed Same	7	46.7	14	51.9	9	50	5	45.5
Relations w Spouse Worsened	1	6.7	1	3.7	1	5.6	0	0
Relations w Children Improved	4	26.7	7	25.9	7	38.9	3	27.3
Relations w Children Stayed Same	10	66.7	17	63	10	55.5	5	45.5
Relations w Children Worsened	0	0	1	3.7	0	0	0	0
Had Support of Spouse	15	100	25	92.6	18	100	8	72.7
Loss of Friends	9	60	14	51.9	5	27.8	3	27.3
Loss of Prestige	8	53.3	7	25.9	0	0	0	0
Loss of Self Esteem	4	26.7	2	7.4	0	0	0	0
Religious	10	66.7	21	77.8	10	55.5	8	72.7
Religion Helped	5	33.3	18	66.7	7	38.9	5	45.5

Table 25. Relationship between rank at time of retirement and perception of personal and social relationships

	Chief Officer N - 15		Captain N - 27		Engineer/PM/Inspector N -18		Firefighter N - 11	
<u>Perception of Health</u>	N	%	N	%	N	%	N	%
Feel in Good Health	14	93.3	22	81.5	18	100	10	90.9
As Healthy Now As When Retired	11	73.3	16	59.3	14	77.8	7	63.6
Maintain a Regular Regimen of Physical Fitness	9	60	16	59.3	12	66.7	6	54.5
Engage in Regular Aerobic Activities	7	46.7	14	51.9	9	50	3	27.3
Exercise Daily	4	26.7	9	33.3	3	16.7	0	0
Exercise 3-4 Times/Weekly	3	20	6	22.2	9	50	4	36.7
Exercise 1-2 Times Weekly	4	26.7	6	22.2	3	16.7	0	0
Exercise Less Than Once/Weekly	3	20	3	11.1	3	16.7	5	45.5

Table 26. Relationship between rank at time of retirement and perception of personal health.

Year Retired	Satisfied Group		Less Satisfied Group	
	N - 23	%	N - 32	%
1960 - 1969	0	0	3	9.4
1970 - 1974	2	8.7	0	0
1975 - 1979	1	4.3	3	9.4
1980 - 1984	6	26.1	13	40.6
1985 - 1989	11	47.8	8	25
1990 - 1996	3	13	5	15.6

Table 27. Frequency distribution of and comparison between subjects who rated highest and lowest in level of satisfaction with their retirement and year of their retirement.

Rank	Satisfied Group		Less Satisfied Group	
	N - 23	%	N - 32	%
Chief Officer	3	13	6	18.8
Captain	9	39	12	37.5
Engineer/PM/Inspector	7	30.4	8	25
Firefighter	4	17.4	6	18.8

Table 28. Frequency distribution of and comparison between subjects who rated highest and lowest in level of satisfaction with their retirement and rank at the time of their retirement.

Age	Satisfied Group		Less Satisfied Group	
	N - 23	%	N - 32	%
41 - 44	4	17.4	2	6.3
45 - 49	4	17.4	11	34.4
50 - 54	9	39.1	12	37.5
55 - 60	6	26.8	7	21.9

Table 29. Frequency distribution of and comparison between subjects who rated highest and lowest in level of satisfaction with their retirement and age at the time of their retirement.

Years on the Job	Satisfied Group		Less Satisfied Group	
	N - 23	%	N - 32	%
20 - 25	14	60.9	21	65.6
26 - 32	9	39.1	11	34.4

Table 30. Frequency distribution of and comparison between subjects who rated highest and lowest in level of satisfaction with their retirement and years on the job at the time of their retirement.

Planning. A relationship was noted between the respondents' level of retirement planning and their perceptions of retirement success. Table 31 shows that 86.9 percent of the satisfied respondents indicated that they had a plan for retirement and 91.3 percent indicated that they were properly prepared, as opposed to 68.8 percent and 53.1 percent, respectively, of those who were less satisfied. Further, 78.2 percent of the satisfied group planned for their retirement at least 2 years in advance. Of the dissatisfied group, 53.1 percent planned for their retirement less than 2 years in advance, with 34.4 percent taking less than 6 months to prepare. Of the successful group, 91.3 percent indicated that they were financially prepared for retirement and 100 percent said they were emotionally prepared. Only 62.5 percent of the less satisfied group said they were financially prepared and 71.9 percent were emotionally prepared.

Level of Planning	Satisfied Group		Less Satisfied Group	
	N - 23	%	N - 32	%
Financially Prepared	21	91.3	20	62.5
Emotionally Prepared	23	100	23	71.9
Had a Retirement Plan	20	86.9	22	68.8
Felt Prepared to Retire	21	91.3	17	53.1
Attended Seminar Prior	5	21.7	7	21.9
Attended Seminar After	0	0	3	9.4
Significant Other Involved	16	69.6	24	75
Children Involved	7	30.4	11	34.4
Had Portfolio	21	91.3	27	84.4
Prepared <6 months	2	8.7	11	34.4
Prepared <2 year	3	13	6	18.8
Prepared 2-5 years	5	21.7	4	12.5
Prepared >5 years	13	56.5	11	34.4

Table 31. Frequency distribution of and comparison between subjects who rated highest and lowest in level of satisfaction with their retirement and level of retirement preparation.

Financial Security. Table 32 shows that no significant relationship was found between levels of satisfaction and the perception of financial security.

Level of Financial Security	Satisfied Group		Less Satisfied Group	
	N - 23	%	N - 32	%
Financially Secure	16	69.6	24	75
Had Enough Money	17	73.9	23	71.9
Second Job/Supplement Income	10	43.5	12	37.5
Had Portfolio	21	91.3	27	87.5

Table 32. Frequency distribution of and comparison between subjects who rated highest and lowest in level of satisfaction with their retirement and their perception of financial security.

Level of Activity. Table 33 shows that although roughly the same percentage of the satisfied and dissatisfied groups took a second job after retirement, the reasons for taking that job were different. Of those who took second jobs, 71.4 percent of the satisfied group gave supplementing their income and 50 percent gave needing a change from the fire department as reasons for taking the job, while 63.2 percent and 26.3 percent, respectively, of the less satisfied group gave those reasons. The less satisfied group gave boredom (21.1 percent) and getting out of the house (26.3 percent) as reasons for taking a second job more frequently than did the satisfied group (7.1 percent and 0 percent respectively). A greater percentage of the entire satisfied group indicated that they developed new hobbies (43.5 percent) and traveled regularly (69.6 percent) than did the less satisfied group (34.4 percent and 53.1 percent respectively).

Level of Activity	Satisfied Group		Less Satisfied Group	
	N - 23	%	N - 32	%
Took Second Job	14	60.9	19	59.4
Second Job/Feel Useful	5	21.7	6	18.8
Second Job/Need Change	7	30.4	13	40.6
Second Job/ Boredom	1	4.3	4	12.5
Second Job/Get Out of House	0	0	5	15.6
Second Job/Supplement Income	10	43.5	12	37.5
Second Job/Used Fire Service Skills	2	8.7	7	21.9
Volunteer Time	7	30.4	11	34.4
Took Classes	3	13	6	18.8
Pursued New Activities	10	43.5	11	34.4
Travel	16	69.6	17	53.1

Table 33. Frequency distribution of and comparison between subjects who rated highest and lowest in level of satisfaction with their retirement and level of activity.

Personal and Social Relationships. Table 34 shows that a slightly greater percentage of satisfied respondents (90.5 percent) reported that their relationship with their spouses improved or stayed the same than did the less satisfied group (84.4 percent), and 95.6 percent of the satisfied group indicated that they felt that their spouse was supportive of their retirement as opposed to 87.5 percent of the less satisfied group. The satisfied group (73.9 percent) tended to be more religious than did the less satisfied group (62.5 percent).

The less satisfied group experienced a greater loss of friendships, prestige and self-esteem than did the satisfied group. Half of the less satisfied group reported a loss of friendships, 25 percent reported a loss of prestige, and 12.5 percent reported a loss of self-esteem. In the same categories, only 30.4 percent of the satisfied group reported a loss of friendships, 4.3 percent reported a loss of prestige, and none reported a loss of self-esteem.

Perception of Personal and Social Relationships	Satisfied Group		Less Satisfied Group	
	N - 23	%	N - 32	%
2nd Job/Get Out of House	0	0	5	15.6
Visit Stations	13	56.5	24	75
Relations w Spouse Improved	8	34.8	10	31.3
Relations w Spouse Stayed Same	11	47.8	17	53.1
Relations w Spouse Worsened	2	8.7	0	0
Relations w Children Improved	8	34.8	9	28.1
Relations w Children Stayed Same	12	52.2	19	59.4
Relations w Children Worsened	0	0	1	3.1
Had Support of Spouse	22	95.6	28	87.5
Loss of Friends	7	30.4	16	50
Loss of Prestige	1	4.3	8	25
Loss of Self-Esteem	0	0	4	12.5
Religious	17	73.9	20	62.5
Religion Helped	11	47.8	16	50

Table 34. Frequency distribution of and comparison between subjects who rated highest and lowest in level of satisfaction with their retirement and perception of personal and social relationships.

Health. Although the differences were not great, Table 35 shows that a greater percentage of the satisfied respondents felt that they were in good health, their health was as good as it was when they retired, and they engaged in regular physical fitness and aerobic activities more often than did the less satisfied group. The most significant difference was that 60.9 percent of the satisfied group reported that they exercised at least 3 times a week as opposed to 43.7 percent of the less satisfied retirees.

Perception of Health	Satisfied Group		Less Satisfied Group	
	N - 23	%	N - 32	%
Feel in Good Health	22	95.6	28	87.5
As Healthy Now As When Retired	17	73.9	20	62.5
Maintain a Regular Regimen of				
Physical Fitness	14	60.9	18	56.3
Engage in Regular Aerobic Activities	11	47.8	13	40.6
Exercise Daily	5	21.7	5	15.6
Exercise 3-4 Times/Weekly	9	39.1	9	28.1
Exercise 1-2 Times Weekly	4	17.4	7	21.9
Exercise Less Than Once/Weekly	3	13	9	28.1

Table 35. Frequency distribution of and comparison between subjects who rated highest and lowest in level of satisfaction with their retirement and perception of health.

DISCUSSION

The results of the study indicate that the great majority (95.7 percent) of the participants felt that their retirement was successful. However, 32 (45.1 percent) of the participants gave other responses that indicated that they may be less than satisfied with their retirement.

The data suggest that the length of time spent preparing for retirement, both emotionally and financially, was the most significant variable in determining the level of retirement success and satisfaction. This is consistent with the findings of McNeil et al. (1983), Kaslow (1993), and Smith (1994).

A significant relationship was found between the participants' rank at the time of retirement and their perception of their personal and social relationships. The higher the participant's rank, particularly at the chief officer level, the greater the sense of loss of friendships, prestige and self-esteem appeared to be. These findings are consistent with Fuller et al. (1976) and Kaslow (1993) who found that the higher one goes in the organization, the closer one associates oneself with that organization. The officers' closer association to the organization is also indicated in the finding that 73.8 percent of the officers, but only 45.5 percent of the firefighters, reported that they attended a fire department function or visited a fire station since retirement. Although there may be many possible reasons for this finding, it is but another indicator that the higher one goes in the organization, the more difficult it becomes to separate oneself from that organization. This can be understood given the level of commitment required at the officer level and the greater length of time that officers tend to spend with the organization.

There appeared to be a positive relationship between the participants' perception of their good health and their satisfaction with retirement. The great majority (94.7 percent) of participants who exercised at least 3 times weekly reported that they felt like they were in good health. This focus on the importance of physical fitness and good health as a factor in successful living in general is well documented. As a factor in a successful retirement, it is consistent with the findings of Violanti et al. (1986) who found that poor health habits add to the stress of police officer retirements, as well as a number of other authors who found a correlation between perceptions of good health and retirement success (Britton et al., 1954; Draper et al., 1967; Smith et al., 1969; Green et al., 1969; Smith, 1994).

The level of satisfaction with retirement appeared to be greater with those who retired after 1985 than with those who retired before that time. There are a number of possible explanations for this finding. These participants may be younger, and still in possibly better health than those who retired earlier. They have not been retired as long and retirement may still hold a greater novelty. Financial factors may also come into play, although this explanation is not supported by this research.

There did not seem to be any relationship between the year of retirement and financial security. This finding was surprising as one would suspect that the longer one was retired, the more the financial strain of inflation, medical bills and drain on one's financial portfolio would begin to take effect. This finding contradicts Draper et al. (1967) who found that concerns for financial well-being increase as the retiree ages.

There also was no relationship noted between the attendance of retirement seminars, nor the participation of family members in retirement planning, and the level of satisfaction with retirement. This was surprising given the significant relationship between retirement planning and retirement satisfaction that was found in this study, as well as in other literature. A possible explanation may be that people are more apt to attend these seminars late in their career and they may not have enough time to put the information derived from these seminars into practice. It may also be that the information provided in these seminars is of questionable value to a retiring firefighter.

Surprisingly few participants (22.5 percent) took advantage of retirement seminars prior to retirement. One explanation may be that it is probable that the City of Tucson did not begin providing these seminars to its employees until the early 1980s. The author was unable to determine when exactly the City of Tucson began providing these seminars to its employees, but the first study participant who reported that he attended such a seminar retired in 1982. However, this still leaves a significant number of employees who did not take advantage of this opportunity. A possible explanation may be that the seminars are not well enough advertised, or that their importance is not stressed enough.

More than two-thirds of the respondents reported that they were religious, and 70 percent of those said their religion helped them to deal with the stress of retirement. This is consistent with a recent *U. S. News and World Report* survey that indicated that frequent church-goers are 50 percent less likely to report psychological problems than non-church-goers (Shapiro, 1996).

Green et al. (1969) found that retirees who are satisfied in their life and their employment and enter retirement of their own volition are more likely to be satisfied with their retirement status. This was borne out in this study. A much higher percentage of respondents who took a second job or retired because of burnout, boredom, a need to get out of the house, or a need for a change also indicated a lower level of satisfaction with their retirement. This is consistent with Atchley's (1977) findings that retirement occurs against a foundation of familiar processes and is merely an extension of earlier life-patterns and values.

RECOMMENDATIONS

The recommendations stemming from this study are:

1. The issue of retirement from the fire service needs to be further researched. This study was limited in terms of sample size, sex and previous employment, and it is difficult to generalize much of the information. Different communities have different retirement programs. The increasing push for diversity in the fire service may create retirement factors that were not dealt with in this study.
2. It may be appropriate for a study of this nature to be conducted on a regular basis so that those responsible for the administration of the retirement program may stay abreast of changing conditions in the retiree's life.
3. The City of Tucson and the Tucson Fire Department should better advertise and stress the importance of their retirement seminars in order to reach a wider audience.
4. The importance of retirement planning to a successful retirement needs to be stressed to all employees.
5. The importance of retirement planning to a successful retirement needs to be stressed to employees as early in their careers as possible.
6. Retirement counseling should include programs specific to the emotional problems encountered in retirement by officer-level personnel.
7. The importance of health and physical fitness must be stressed both prior to retirement and after. Health and wellness programs should be initiated to reinforce the importance of good health to successful living.

REFERENCES

- Atchley, R. (1977). Social forces in later life. (2nd ed.). Belmont, CA: Wadsworth.
- Atchley, R. (1982). Retirement as a social institution. American Review of Sociology, Los Angeles, CA: University of Southern California.
- Barfield, R. and Morgan, J. (1969). Early retirement: The decision and the experience. Ann Arbor, MI: University of Michigan, Institute for Social Research.
- Britton, J.H. and Britton, J.O. (1954). Work and retirement for older university alumni. Journal of Gerontology (Volume 9), New York: Basel.
- Dentzer, S. (1996, July 8). Social security: Hot summer sequel. U. S. News & World Report, Washington, DC: U. S. News & World Report, Inc.
- Dimig, T. (1996, July 14). Boomers must be more responsible with social security. Arizona Daily Star. Tucson, AZ: Tucson Newspapers, Inc.
- Draper, J., Lundgren, E., & Strother, G. (1967). Work attitudes and retirement adjustment. Madison, WI: University of Wisconsin.
- Fidelity Investments. (1996). Retirement planning guide. Dallas, TX: Fidelity Distributors Corporation.
- Fishkin, G. (1992, September). Firefighter retirement: Life after the fire service - tips for surviving retirement. American Fire Journal, Bellflower, CA: Fire Publications, Inc.
- Fuller, R. & Redferring, D. (1976). Effects of preretirement planning on the retirement adjustment of military personnel. Sociology of Work and Occupations, 3(4). Beverly Hills, CA: Sage Publications.
- Geist, H. (1968). The psychological aspects of retirement. Springfield, IL: Charles Thomas Publishing.
- Green, M., Pyron, H., Manion, U., & Winklevoss, H. (1969). Preretirement counseling: Retirement adjustment and the older employee. Eugene, OR: University of Oregon.
- Hallowell, C. (1985). Growing old, staying young. New York: William Morrow and Company, Inc.
- Hendricks J. & Hendricks C. (1981). Aging in mass society. Cambridge, MA: Winthrop Publishers.

- Holt, F. (1987). Retirement: trouble in paradise. Fire Engineering, Saddle Brook, NJ: PennWell Publishing.
- Hoyt, C. (1975). A study of retirement problems. San Francisco: R & E Research Associates.
- Kaslow, F. (1993). The military family in peace and war. New York: Springer Publishing Company.
- Kutner, B., Fanshel, D., Togo, A., & Langner, T. (1956). Five hundred over sixty. New York: Russell Sage Foundation.
- Lemon, B.; Bengston, V., & Peterson, J. (1972). An exploration of the activity theory of aging: Activity types and life satisfaction in a retirement community. Journal of Gerontology, 27(4). New York: Basel.
- McNeil, J., Lecca, P. & Wright, R. (1983). Military retirement: Social, economic and mental health dilemmas. Totowa, NJ: Rowman & Allaheld.
- MetLife. (1996). Planning and living a better retirement. New York: Metropolitan Life Insurance Company.
- Palmore, E. (1984). Consequences of retirement. Journal of Gerontology (Volume 39), New York: Basel.
- Parker, M., Achenbaum, W., Fuller, G., & Fay, W. (1994, Winter). Aging successfully: The example of Robert E. Lee. Parameters, Carlisle, PA: United States Army War College.
- Perperzak-Blake, Y. (1983). Life satisfaction and the retired man. Tucson, AZ: The University of Arizona, College of Nursing.
- Perry, D. (1986, March). Preparing for retirement: How to put sparkle into the golden years. American Fire Journal.
- Rabushka, A. & Jacobs, B. (1980). Old folks at home. New York: Free Press.
- Raub, R. (1987). Police officer retirement: The beginning of a long life. Rockville, MA: National Criminal Justice Reference Service.
- Richardson, V. (1993). Retirement counseling: A handbook for gerontology practitioners. New York: Springer Publishing Company.
- Shapiro, J. & Wright, A. (1996, September 9). Can churches save america? U. S. News & World Report. Washington, DC: U. S. News & World Report, Inc.

Shaw, J. (1987). Children in the military. Psychiatric Annals, 17(8).
Washington, DC: American Psychiatric Association.

Smith, J. (1994). Transitions to retirement: Are you ready for the challenge.
(3rd ed.) Arroyo Grande, CA: Inter Consulting Systems.

Smith, P., Kendall, L., & Hulin, C. (1969). The measurement of satisfaction in work and retirement. Chicago: Rand McNally and Co.

Thurnher, M. (1976). Mid-life marriage: Sex differences in evaluation and perspectives. International Journal of Aging and Human Development, 7(2).

Underwood, D., & Brown, P. (1993). Grow rich slowly: The merrill lynch guide to retirement planning. New York: Viking Penguin.

Violanti, J., Marshall, J., & Vena, J. (1986). Disease risk and mortality among police officers: New evidence and contributing factors. Journal of Police Science and Administration, 14(1). Arlington, VA: International Association of Chiefs of Police.

Violanti, J. (1992). Police retirement: The impact of change. Springfield, IL: Charles C. Thomas.

Webster, D. (1996). Random House Webster's college dictionary. New York: Random House.

Whitehead, A. (1991, November). Protecting your pension from plunder. International Fire Fighter. Washington, DC: AFL - CIO.

APPENDIX A

July 12, 1996

Dear Tucson Fire Department Retiree,

My name is Gerry Bates. I am a Battalion Chief with the Tucson Fire Department. I am currently involved in a research project which deals with the issue of retirement from the fire service. As a retiree from the Tucson Fire Department, you have much more experience with this issue than I do and I was hoping I could get your help.

To date, very little research has been done on the subject of what special problems a person is likely to face when retiring from a career in the fire service or how that person can successfully deal with those problems. Attached, you will find a survey that I have sent to a random sample of retirees from the Tucson Fire Department (I couldn't afford to send a survey to all of them). This survey is designed to:

- see what problems a firefighter experiences when he or she retires
- how that firefighter deals with those problems
- and what factors contribute to a successful retirement from the fire service.

One of the reasons that I am doing this research project is that it is a final requirement of a four year executive development program that I have been attending through the National Fire Academy. On a more personal level, I'm getting to a point where retirement is becoming an important issue to me. And I figure that if I'm going to go through the trouble of conducting a research project, it might as well be something of value to me personally as well as to the Fire Department.

Anyway, I hope you will take the time to complete this survey and return it to me in the enclosed, self-addressed stamped envelope by August 16, 1996. That will give me enough time to finish the project for the Fire Academy by my due date. Thanks.

Respectfully,

RETIREMENT SURVEY

1. In what year did you retire? _____
2. How old were you when you retired? _____
3. How many years did you have on the job when you retired? _____
4. What rank were you when you retired? _____
5. What was the reason that you retire from the fire service? (Mark all that apply)
 - Health reasons/Disability _____
 - Job burnout (note: burnout may take many forms, i.e., unhappy, bored, tired, stressed, etc.) _____
 - Just wanted a change _____
 - Another opportunity opened up/Career change _____
 - Maxed out on pension _____
 - Planned retirement based on age and acceptable pension benefits _____
 - Took advantage of "buyout" _____
 - Time to step down, make room for others _____
 - Time to rest and relax _____
 - Other (Please specify) _____
6. In general, would you rate your retirement as successful? (note: how you define "successful" is up to you) Yes _____ No _____
7. Are you glad you retired when you did? Yes _____ No _____
8. If not, do you wish you had retired *sooner* _____ or *later* _____ than you did?
9. Do you/did you ever wish that you had not retired? Yes _____ No _____
10. Do you feel that you were financially prepared for retirement? Yes _____ No _____
11. Do you feel that you were emotionally prepared for retirement? Yes _____ No _____
12. Do you feel that your life has *improved* _____ *worsened* _____ *stayed the same* _____ since your retirement?
13. Do you miss being a firefighter? Yes _____ No _____
14. Did you, or do you now, feel that retirement was/is stressful? Yes _____ No _____
15. Are you bored with retirement? Yes _____ No _____
16. Prior to your retirement, did you have a plan for retirement? Yes _____ No _____
17. Do you feel that you were properly prepared for retirement? Yes _____ No _____
18. Did your plan include:
 - Health and fitness program Yes _____ No _____
 - Travel Yes _____ No _____
 - New Career Yes _____ No _____
 - Spending more time with the family Yes _____ No _____
 - Rest and relaxation Yes _____ No _____
19. Have you been successful in accomplishing those things that you planned to do when you retired? Yes _____ No _____
20. Are your retirement goals now the same as when you retired? Yes _____ No _____
21. Did you attend any retirement seminars or work shops on retirement planning prior to retirement? Yes _____ No _____
22. Did you attend any retirement seminars or work shops on retirement planning after retirement? Yes _____ No _____
23. Did your spouse/significant other take an active part in your retirement planning? Yes _____ No _____
24. If your answer to #23 was "yes", to what degree did you include your spouse/significant other in your retirement planning? Very Much _____ Somewhat _____ Very little _____
25. If you have children, did you include them in your retirement planning? Yes _____ No _____
26. If your answer to #25 was "yes", to what degree did you include your children in your retirement planning? Very Much _____ Somewhat _____ Very little _____
27. Do you plan your daily activities? Yes _____ No _____
28. Did your retirement portfolio include funds outside of your pension? Yes _____ No _____
29. Do you feel that you have enough money to accomplish your retirement goals? Yes _____ No _____
30. Do you feel that you are financially secure? Yes _____ No _____
31. Did you have a second job before you retired? Yes _____ No _____
32. Did you pursue a second career after your retirement? Yes _____ No _____
33. If your answer to #32 is "Yes", does your second career utilize skills that you learned in the fire service? Yes _____ No _____

34. If you started a second career, was it because: (pick all that apply)
- Supplement your income _____
- Boredom _____
- Get out of the house _____
- Make yourself useful _____
- Needed a change from the fire department,
but not ready to quit working entirely _____
- Other (Please specify) _____
35. When did you seriously start to prepare yourself for retirement?
- 6 months or less before retirement _____
- 1 year or less before retirement _____
- 2 years or less before retirement _____
- 5 years or less before retirement _____
- More than 5 years before retirement _____
36. Have you visited a Tucson Fire Department station or attended a Tucson Fire Department function (i.e., Union, parties, graduations) since your retirement? Yes _____ No _____
37. Have your relations with your spouse/significant other *improved* _____ *worsened* _____ *stayed the same* _____ since your retirement?
38. If you have children, have your relations with them *improved* _____ *worsened* _____ *stayed the same* _____ since your retirement?
39. Do you feel your spouse/significant other has been supportive of you since your retirement? Yes _____ No _____
40. Did you experience a sense of loss of friendships after your retirement? Yes _____ No _____
41. Did you experience a sense of loss of prestige with your retirement? Yes _____ No _____
42. Did you experience a sense of loss of self-esteem with your retirement? Yes _____ No _____
43. Do you consider yourself a religious/spiritual person? Yes _____ No _____
44. If so, do you feel that it has helped you cope with retirement? Yes _____ No _____
45. Do you currently volunteer your time to any organization? Yes _____ No _____
46. If yes, does your volunteer time utilize skills or experiences gained from the fire service? (i.e., Health and safety programs for the elderly, fire prevention talks, child safety, etc.) Yes _____ No _____
47. Have you attended school/classes since you retired? Yes _____ No _____
48. Have you developed any new hobbies or activities since your retirement? Yes _____ No _____
49. Do you travel on a regular basis? Yes _____ No _____
50. Have you changed residences since your retirement? Yes _____ No _____
51. In general, do you feel that you are in good health? Yes _____ No _____
52. Do you feel that you are you as healthy now as when you retired? Yes _____ No _____
53. Do you maintain a regular regimen of physical fitness? Yes _____ No _____
54. Do you currently engage in regular aerobic activities? (i.e., hiking, running, biking, etc.) Yes _____ No _____
55. How often do you exercise?
- Daily _____
- 3-4 times a week _____
- 1-2 times a week _____
- Less than once a week _____

Comments _____

Thank You

APPENDIX B

COMMENTS

The following are remarks taken from the comments section of the Retirement survey. They are edited for spelling but are not edited as to content.

More classes are needed on preparation for retirement. Need to work on longer health benefits for younger retirees such as I was.

I planned my retirement by having paid up my bills by time of retirement. I believe this is extremely important for a successful retirement.

Best thing I have ever done. I do recommend to be prepared to retire. To continue working is not retirement, just a change of work.

I think my negative comments on this survey are related to a "mid-life crisis" and not related specifically to retirement. I would welcome a second career, but don't know what I want to do! Take care and be safe!

The only reason I retired when I did, my problems with the Fire Chief notwithstanding, was because my wife of some thirty years had been diagnosed as terminal with cancer of the pancreas and I wanted to spend as much remaining time with her as I could. My life quite naturally worsened with the loss of my wife, but has since improved with my new wife and some of the things I have been able to accomplish during the past seven years.

I feel like my pension should be based on current salaries of the position held upon retirement.

My only regret of retiring at 30 years of service is that my wife passed away approximately 2 1/2 years after my retirement - so many of my retirement plans did not get accomplished.

I miss the guys most, but I was always proud of what I did, but now it's time to "kick back."

Retired about 2 years before planned (was targeting 25 years) when offered disability retirement for hearing loss. If you are financially ready it is a really incredible experience. You will love it if you enjoy being around your wife and kids, are financially ready, and have other interests besides TFD.

I am grateful for my fire pension and it has been increased several times since I retired. Myself and many of the retirees who have been retired for a long time have a feeling of being left out when we look at the disparity between the pensions of now and then. With all the raises I have received, a person retiring now at the same rank as I had receives about 3 times as much as I do. That amounts to 3 to 4 thousand dollars a month. That is quite a significant amount.

I was a very ambitious person as a firefighter, engineer and as a Captain. I loved the job until I accepted the position of Battalion Chief in 1975. Right away I sensed greed and envy, pressured by MBO, the program that I thought was a waste of time and money and encouraged deceitfulness.

The most difficult part of coping with retirement is the inflation of the economy. Inflation is a creeping thing regardless of what the politicians say. Over a thirty year period, it is next to impossible to prepare for complete coverage of your needs over such a span of time. The pension system seemed to be designed for five years after retirement. In five years you should be dead. The same is true for Social Security when it was established.

There are retired members no longer living who could not cope. A person must have something going. You can only travel so much. Another job, volunteer or pay, social work, another trade, hobby, whatever. When a person reaches that point or level where they lose the will to survive, that's it. It may be physical or mental health. I think the system owes its servants the means to the basic needs to survive. There are retired out there who are going to waste. Find something useful to do.

I retired from the fire department to have a business. After the business failed I then went through the blues big time. I then went to work at ____ in fire and security work for ten years before really retiring with proper emotional and financial planning. Life has been very good to me and I am very grateful.

It's like being on a prolonged six days off. Note: 30 years of service helps; a savings program (IRAs) helps; no expensive hobbies helps.

Exercise is what keeps you young. Having things paid off at retirement such as house and vehicles helps the most.

My training allowed me to save two lives since retirement. I'm still proud to be a firefighter!

As long as you have daily activities that suit your personality, pursue these activities, and keep active in a positive way. Keep an open mind to new changes and challenges - retirement can and should be a happy and beneficial period in your life.

My retirement came upon me suddenly. I left to care for my terminally ill brother. I found another job out of state. Then I made plans for retirement. I do not believe firemen are good people to associate with after retirement.

I retired to have free time to travel, and take care of my wife's health. Also I disagreed with everything Fire Administration was doing at the time. As a Captain I could not do that!

In my second career I utilized some skills learned in the fire service; i.e., management skills, supervision, decision making, human behavior, problem solving. Also, I knew the city better than most residents, and was well trained in dealing with city, county, state and federal officials. All firefighters should have that opportunity.

To be successful in retirement is based upon a plan. If you intend to work after retirement, then begin while at the fire department. If you plan to do recreation, then set a plan and follow it. The most unsuccessful are those who have no plan at all or who leave because they have been forced out or that they perceive that they have been forced out. Those are the ones who never adjust.

When I retired in 1980, there was no health insurance provided and still isn't. Also my retirement pay does not escalate sufficiently.

Firefighting was a job - nothing more. I could not get my heart into it. Probably too much busy work and idle time between productive work. All firemen should have Social Security taken out of their pay. Comes the time (62) that extra \$400 or so will be very handy. There will always be some form of SS and it will pay for many things.

I went back to school after I retired. Updated my resume and worked 11 years, retired and was able to improve my retirement income and my health and accident insurance program. It was a very pleasant experience.

What I miss most about retirement are my co-workers. I'll always in mind and heart be a firefighter. I did enjoy what I did in my work on the fire department.

Petty jealousies caused my retirement.

People who say they are bored with retirement are bored with life. Retire at 100% of your pay. You will need it. Go enjoy all your time off.

I retired because of pain and desire to do something different. I was not burned out but wanted a change. I knew that well before I had my 20 on.

Did volunteer work on a volunteer fire department until health problems forced me to retire.

I felt very little stress on retirement. I stay involved with my children and take care of my mother. Outside of this, I do only what I want to do when I want to do it.

The only reason I'm sorry I retired when I did is that shortly after I retired, Tucson started paying for health insurance and paying for unused sick leave.

Unable to retire successfully due to illness.

I miss the men and friendships.

I was looking forward to retirement nearly from the first days of employment with the TFD. I felt that being successful in the working years provided for a successful retirement. My goals have not changed but conditions with the wife's condition has greatly hindered my meeting those goals. At this time, she is a tri-pelegic requiring much care. I always enjoyed the job but in the last year it became stressful meeting all the changes.

Just as TFD was a part of my life, retirement is part of my life. I enjoyed the TFD and the guys (and gals) I worked with. I am now enjoying retirement life. Life has its ups and downs. If you waste your time worrying about what you missed, you'll miss what you have. What a shame that would be.